IN THE CLAIMS

1. (currently amended) A method for generating customer leads for use by dealers attempting to sell a product to a plurality of customers using a computer coupled to a database, the customer leads provided to the dealers by a business entity engaged in a business of providing financing, said method comprising the steps of:

storing customer information within the database including age, gender, income and payment history for each of the plurality of customers including inactive customers, wherein an inactive customer is a customer that purchased a product from at least one of the dealers and is currently not a party to a loan for financing the purchased product;

applying propensity models using the computer to one or more customers stored within the database, the propensity models including an early termination model and a cross-selling model, the early termination model for predicting a probability of early termination of a loan by the one or more customers wherein early termination includes a likelihood a customer will terminate a loan provided by the dealer before a contract life of the loan expires by prepaying the loan, the cross-selling model for predicting a probability of cross-selling to a predicted early termination customer wherein cross-selling includes a likelihood a customer will purchase another product from the dealer to retain the early termination customer as an active customer of the dealer;

applying an activation model and a timing model using the computer to one or more customers stored within the database, the activation model for predicting a probability of activating the one or more customers stored within the database including a likelihood that an inactive customer will accept an offer to sell a product from the dealer and become an active customer, the timing model for predicting when the customers will accept the offer, wherein an active customer is a customer that is currently a party to a loan used for purchasing a product from at least one of the dealers;

generating <u>for the business entity</u> a customer lead list including customers satisfying the early termination model and the cross-selling model, or satisfying the activation model, wherein an early termination customer satisfying the cross-selling model is an early termination customer predicted to purchase another product from the dealer, and a customer satisfying the activation model is an inactive customer predicted to accept an offer to sell a product from the dealer; ~~and~~

providing the customer lead list to one or more dealers<u>; and</u>

<u>providing financing for the one or more dealers to a customer from the customer lead list that purchases a product from the one or more dealers, the financing provided by the business entity.</u>

2. (previously presented) A method according to Claim 1 wherein said step of applying propensity models further comprises the step of identifying early termination customers using a propensity model, wherein the propensity model identifies prepaying customers at least three months before the prepaying customer prepays the loan.

3. (previously presented) A method according to Claim 1 wherein said step of applying an activation model and a timing model further comprises the step of identifying when customers will purchase from the dealer.

4. (previously presented) A method according to Claim 1 wherein said step of storing customer information further comprises storing the customer information including customer information on at least one of active customer files and inactive customer files.

5. (previously presented) A method according to Claim 1 wherein said step of generating a customer lead list further comprises the steps of:

clustering customers into customer groups according to customer characteristics; and

identifying specific needs for each customer group.

6. (previously presented) A method according to Claim 1 wherein said step of providing the customer lead list further comprises the steps of:

hosting the customer list on a web-based system; and

providing dealers with access to the web-based system.

7. (previously presented) A method according to Claim 1 wherein said step of providing the customer lead list further comprises the step of providing dealer access to the customer list through a telephone based system.

8. (previously presented) A method according to Claim 1 wherein said step of providing the customer lead list further comprises the step of mailing the customer list to the dealers through at least one of electronic-mail, the postal service and a courier service.

9. (previously presented) A method according to Claim 1 further comprising the step of providing results of customer contacts generated from the customer lead list to the database of customer information.

10. (previously presented) A method according to Claim 1 wherein said step of providing the customer lead list further comprises the step of determining which customers will respond to a dealer initiated contact using a direct response model.

11. (currently amended) A system for generating customer leads for use by dealers attempting to sell a product to a plurality of customers, the customer leads provided to the dealers by a business entity engaged in a business of providing financing, the system comprising:

one or more databases of customer information, the customer information including age, gender, income and payment history for each of the plurality of customers including inactive customers, wherein an inactive customer is a customer that purchased a product from at least one of the dealers and is currently not a party to a loan for financing the purchased product;

a server comprising a plurality of models including propensity models, an activation model, and a timing model, wherein the propensity models include at least one of an early termination model and a cross-selling model;

a network; and

at least one computer connected to said server via said network, said server configured to:

apply the propensity models to one or more customers stored within the database, the early termination model for predicting a probability of early termination of a loan by the one or more customers wherein early termination includes a likelihood a customer will terminate a loan provided by the dealer before a contract life of the loan expires by prepaying the loan, the cross-selling model for predicting a probability of cross-selling to a predicted early termination customer wherein cross-selling includes a likelihood a customer will purchase another product from the dealer to retain the early termination customer as an active customer of the dealer, wherein an active customer is a customer that is currently a party to a loan used for purchasing a product from at least one of the dealers;

apply an activation model and a timing model to one or more customers stored within the database, the activation model for predicting a probability of activating the one or more customers stored within the database including a likelihood that an inactive customer will accept an offer to sell a product from the dealer and become an active customer, the timing model for predicting when the customers will accept the offer;

generate for the business entity a customer lead list including customers satisfying the early termination model and the cross-selling model, or satisfying the activation model, wherein an early termination customer satisfying the cross-selling model is an early termination customer predicted to purchase another product from the dealer, and a customer satisfying the activation model is an inactive customer predicted to accept an offer to sell a product from the dealer; and

provide the customer lead list to one or more dealers; and

determine that financing is to be provided by the business entity for the one or more dealers to a customer from the customer lead list that purchases a product from the one or more dealers.

12. (original) A system according to Claim 11 wherein said server is configured to identify potential customers using a propensity model.

13. (original) A system according to Claim 11 wherein said server is configured to predict when the customers will respond to the offer using a timing model.

14. (original) A system according to Claim 11 wherein said database comprises data corresponding to active and inactive customer files.

15. (original) A system according to Claim 11 wherein said server is configured to:

cluster customers into customer groups according to customer characteristics; and

identify specific needs for each customer group.

16. (previously presented) A system according to Claim 11 wherein said server is configured to provide dealer access to said system through said network.

17. (previously presented) A system according to Claim 11 wherein said server is configured to provide the customer lead list through a telephone by at least one of a voice responsive system where a dealer enter spoken customer list information and a menu system where a dealer enters customer list information using touch keys of a telephone.

18. (previously presented) A system according to Claim 11 wherein said server is configured to generate a mailing of the customer lead list to the dealers through at least one of electronic-mail and printed mailings for delivery by either of a postal service and a courier service.

19. (previously presented) A system according to Claim 11 wherein said server is configured to upload to said database results of dealer initiated contacts with customers included on the customer lead list.

20. (previously presented) A system according to Claim 11 wherein said server is configured to determine which customers will respond to a dealer initiated contact using a direct response model.

21. (currently amended) A computer for generating customer leads for use by dealers attempting to sell a product to a plurality of customers, the computer having a processor and a display, the computer coupled to a database, the customer leads provided to the dealers by a business entity engaged in a business of providing financing, the computer programmed to:

store customer information within the database including age, gender, income and payment history for each of the plurality of customers including inactive customers, wherein an inactive customer is a customer that purchased a product from at least one of the dealers and is currently not a party to a loan for financing the purchased product;

apply propensity models to one or more customers stored within the database, the propensity models including an early termination model and a cross-selling model, the early termination model for predicting a probability of early termination of a loan by the one or more customers wherein early termination includes a likelihood a customer will terminate a loan provided by the dealer before a contract life of the loan expires by prepaying the loan, the cross-selling model for predicting a probability of cross-selling to a predicted early termination customer wherein cross-selling includes a likelihood a customer will purchase another product from the dealer to retain the early termination customer as an active customer of the dealer, wherein an active customer is a customer that is currently a party to a loan used for purchasing a product from at least one of the dealers;

apply an activation model and a timing model to one or more customers stored within the database, the activation model for predicting a probability of activating the one or more customers stored within the database including a likelihood that an inactive customer will accept an offer to sell a product from the dealer and become an active customer, the timing model for predicting when the customers will accept the offer; and

generate <u>for the business entity</u> a customer lead list including customers satisfying the early termination model and the cross-selling model, or satisfying the activation model, wherein an early termination customer satisfying the cross-selling model is an early termination customer predicted to purchase another product from the dealer, and a customer satisfying the activation model is an inactive customer predicted to accept an offer to sell a product from the dealer<u>; and</u>

<u>determine that financing is to be provided by the business entity for the one or more</u> <u>dealers to a customer from the customer lead list that purchases a product from the one or more</u> <u>dealers</u>.

22. (previously presented) A computer according to Claim 21 wherein to generate a customer lead list, said computer displays a computer generated screen of potential customers.

23. (original) A computer according to Claim 21 wherein the database comprises data corresponding to both active and inactive customer information.

24. (previously presented) A computer according to Claim 21 wherein to generate a customer lead list, said computer displays a computer generated screen prompting a user to select customer characteristics for clustering customers into customer groups.

25. (previously presented) A computer according to Claim 21 further programmed to display a computer generated screen prompting a user to select to provide the customer lead list to a dealer using at least one of electronic-mail and printed mailings for delivery by either of a postal service and a courier service.

26. (currently amended) A database for generating customer leads for use by dealers attempting to sell a product to a plurality of customers, <u>the customer leads provided to the</u> <u>dealers by a business entity engaged in a business of providing financing,</u> said database comprising:

data corresponding to customer information including age, gender, income and payment history for each of the plurality of customers including inactive customers<u>, wherein an inactive</u>

customer is a customer that purchased a product from at least one of the dealers and is currently not a party to a loan for financing the purchased product;

data corresponding to applying propensity models to one or more customers stored within the database, the propensity models including an early termination model and a cross-selling model, the early termination model for predicting a probability of early termination of a loan by the one or more customers wherein early termination includes a likelihood a customer will terminate a loan provided by the dealer before a contract life of the loan expires by prepaying the loan, the cross-selling model for predicting a probability of cross-selling to a predicted early termination customer wherein cross-selling includes a likelihood a customer will purchase another product from the dealer to retain the early termination customer as an active customer of the dealer, wherein an active customer is a customer that is currently a party to a loan used for purchasing a product from at least one of the dealers;

data corresponding to applying an activation model and a timing model using the computer to one or more customers stored within the database, the activation model for predicting a probability of activating the one or more customers stored within the database including a likelihood that an inactive customer will accept an offer to sell a product from the dealer and become an active customer, the timing model for predicting when the customers will accept the offer; ~~and~~

data corresponding to generating for the business entity a customer lead list including customers satisfying the early termination model and the cross-selling model, or satisfying the activation model, wherein an early termination customer satisfying the cross-selling model is an early termination customer predicted to purchase another product from the dealer, and a customer satisfying the activation model is an inactive customer predicted to accept an offer to sell a product from the dealer; and

data corresponding to determining that financing is to be provided by the business entity for the one or more dealers to a customer from the customer lead list that purchases a product from the one or more dealers.

27. (previously presented) A database according to Claim 26 wherein said data corresponding to applying propensity models comprises data corresponding to a probability that the customer will to respond to an offer.

28. (previously presented) A database according to Claim 26 wherein said data corresponding to applying an activation model and a timing model comprises data corresponding to a probability that the customer will to respond to an offer at any one of user selected times.

29. (original) A database according to Claim 26 further comprising data corresponding to customer characteristics used for clustering customers.

30. (currently amended) A computer program embodied on a computer readable medium for generating customer leads for use by dealers attempting to sell a product to a plurality of customers, the customer leads provided to the dealers by a business entity engaged in a business of providing financing, said program comprising at least one code segment that prompts a user to input customer information and then:

stores the customer information within a database including age, gender, income and payment history for each of the plurality of customers including inactive customers, wherein an inactive customer is a customer that purchased a product from at least one of the dealers and is currently not a party to a loan for financing the purchased product;

applies propensity models using the computer to one or more customers stored within the database, the propensity models including an early termination model and a cross-selling model, the early termination model for predicting a probability of early termination of a loan by the one or more customers wherein early termination includes a likelihood a customer will terminate a loan provided by the dealer before a contract life of the loan expires by prepaying the loan, the cross-selling model for predicting a probability of cross-selling to a predicted early termination customer wherein cross-selling includes a likelihood a customer will purchase another product from the dealer to retain the early termination customer as an active customer of the dealer, wherein an active customer is a customer that is currently a party to a loan used for purchasing a product from at least one of the dealers;

applies an activation model and a timing model using the computer to one or more customers stored within the database, the activation model for predicting a probability of activating the one or more customers stored within the database including a likelihood that an inactive customer will accept an offer to sell a product from the dealer and become an active customer, the timing model for predicting when the customers will accept the offer; ~~and~~

generates <u>for the business entity</u> a customer lead list including customers satisfying the early termination model and the cross-selling model, or satisfying the activation model, wherein an early termination customer satisfying the cross-selling model is an early termination customer predicted to purchase another product from the dealer, and a customer satisfying the activation model is an inactive customer predicted to accept an offer to sell a product from the dealer<u>; and</u>

<u>determines that financing is to be provided by the business entity for the one or more dealers to a customer from the customer lead list that purchases a product from the one or more dealers.</u>

31. (previously presented) A computer program according to Claim 30 further comprising a code segment that records customer information including records of active and inactive customers.

32. (previously presented) A computer program according to Claim 30 further comprising a code segment that stores a plurality of rules for clustering customer information.

33. (previously presented) A computer readable program according to Claim 32 further comprising a code segment that stores records of clustered customer groups.

34.-38. (cancelled)

39. (currently amended) Apparatus for generating customer leads for use by dealers attempting to sell a product to a plurality of customers, <u>the customer leads provided to the dealers by a business entity engaged in a business of providing financing,</u> the apparatus comprising:

means for storing customer information within a database, the customer information including age, gender, income and payment history for each of the plurality of customers including inactive customers, wherein an inactive customer is a customer that purchased a product from at least one of the dealers and is currently not a party to a loan for financing the purchased product;

means for applying propensity models to one or more customers stored within the database, the propensity models including an early termination model and a cross-selling model, the early termination model for predicting a probability of early termination of a loan by the one or more customers wherein early termination includes a likelihood a customer will terminate a loan provided by the dealer before a contract life of the loan expires by prepaying the loan, the cross-selling model for predicting a probability of cross-selling to a predicted early termination customer wherein cross-selling includes a likelihood a customer will purchase another product from the dealer to retain the early termination customer as an active customer of the dealer;

means for applying an activation model and a timing model to one or more customers stored within the database, the activation model for predicting a probability of activating the one or more customers stored within the database including a likelihood that an inactive customer will accept an offer to sell a product from the dealer and become an active customer, the timing model for predicting when the customers will accept the offer, wherein an active customer is a customer that is currently a party to a loan used for purchasing a product from at least one of the dealers;

means for generating for the business entity a customer lead list including customers satisfying the early termination model and the cross-selling model, or satisfying the activation model, wherein an early termination customer satisfying the cross-selling model is an early termination customer predicted to purchase another product from the dealer, and a customer satisfying the activation model is an inactive customer predicted to accept an offer to sell a product from the dealer; and

means for delivering the customer lead list to at least one dealer; and

means for determining that financing is to be provided by the business entity for the at least one dealer to a customer from the customer lead list that purchases a product from the at least one dealer.

40. (previously presented) Apparatus according to Claim 39 wherein said means for generating a customer lead list comprises means for clustering groups of customers based on a selected set of customer characteristics.

41. (previously presented) Apparatus according to Claim 39 wherein said means for delivering the customer lead list comprises means for e-mailing the potential customer list to the dealer.

42. (previously presented) Apparatus according to Claim 39 wherein said means for delivering the customer lead list comprises means for transmitting the customer lead list to the dealer.

43.-45. (cancelled)